Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Fourth Quarter of 2013

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Newfoundland and Labrador	**378**	**414**	**402**	**-8.7**	**-6.0**	**1,710**	**1,769**	**-3.3**
Bankruptcies	332	368	376	-9.8	-11.7	1,545	1,626	-5.0
Proposals	46	46	26	0.0	76.9	165	143	15.4
Prince Edward Island	**170**	**188**	**171**	**-9.6**	**-0.6**	**640**	**635**	**0.8**
Bankruptcies	114	127	136	-10.2	-16.2	458	485	-5.6
Proposals	56	61	35	-8.2	60.0	182	150	21.3
Nova Scotia	**1,144**	**1,278**	**1,043**	**-10.5**	**9.7**	**4,771**	**4,388**	**8.7**
Bankruptcies	837	864	751	-3.1	11.5	3,379	3,307	2.2
Proposals	307	414	292	-25.8	5.1	1,392	1,081	28.8
New Brunswick	**1,015**	**1,077**	**883**	**-5.8**	**14.9**	**4,037**	**3,913**	**3.2**
Bankruptcies	713	753	660	-5.3	8.0	2,910	2,959	-1.7
Proposals	302	324	223	-6.8	35.4	1,127	954	18.1
Quebec	**10,430**	**10,275**	**9,569**	**1.5**	**9.0**	**42,127**	**37,944**	**11.0**
Bankruptcies	6,428	6,687	6,363	-3.9	1.0	26,812	25,887	3.6
Proposals	4,002	3,588	3,206	11.5	24.8	15,315	12,057	27.0
Ontario	**10,960**	**11,031**	**11,755**	**-0.6**	**-6.8**	**45,354**	**48,742**	**-7.0**
Bankruptcies	5,609	5,553	5,951	1.0	-5.7	22,731	24,278	-6.4
Proposals	5,351	5,478	5,804	-2.3	-7.8	22,623	24,464	-7.5
Manitoba	**500**	**491**	**469**	**1.8**	**6.6**	**1,919**	**1,926**	**-0.4**
Bankruptcies	340	316	324	7.6	4.9	1,269	1,312	-3.3
Proposals	160	175	145	-8.6	10.3	650	614	5.9
Saskatchewan	**438**	**468**	**385**	**-6.4**	**13.8**	**1,805**	**1,860**	**-3.0**
Bankruptcies	262	300	221	-12.7	18.6	1,106	1,080	2.4
Proposals	176	168	164	4.8	7.3	699	780	-10.4
Alberta	**1,916**	**2,017**	**2,221**	**-5.0**	**-13.7**	**8,452**	**9,514**	**-11.2**
Bankruptcies	1,027	1,168	1,304	-12.1	-21.2	4,826	5,989	-19.4
Proposals	889	849	917	4.7	-3.1	3,626	3,525	2.9
British Columbia	**2,935**	**2,918**	**2,772**	**0.6**	**5.9**	**12,057**	**11,964**	**0.8**
Bankruptcies	1,795	1,715	1,786	4.7	0.5	7,319	7,754	-5.6
Proposals	1,140	1,203	986	-5.2	15.6	4,738	4,210	12.5
Northwest Territories	**18**	**13**	**18**	**38.5**	**0.0**	**51**	**54**	**-5.6**
Bankruptcies	11	9	11	22.2	0.0	31	29	6.9
Proposals	7	4	7	75.0	0.0	20	25	-20.0
Yukon	**11**	**4**	**15**	**175.0**	**-26.7**	**31**	**38**	**-18.4**
Bankruptcies	8	3	10	166.7	-20.0	22	24	-8.3
Proposals	3	1	5	200.0	-40.0	9	14	-35.7
Nunavut	**2**	**1**	**1**	**100.0**	**100.0**	**5**	**4**	**25.0**
Bankruptcies	1	1	0	0.0	--	3	1	200.0
Proposals	1	0	1	--	0.0	2	3	-33.3
Canada	**29,917**	**30,175**	**29,704**	**-0.9**	**0.7**	**122,959**	**122,751**	**0.2**
Bankruptcies	**17,477**	**17,864**	**17,893**	**-2.2**	**-2.3**	**72,411**	**74,731**	**-3.1**
Proposals	**12,440**	**12,311**	**11,811**	**1.0**	**5.3**	**50,548**	**48,020**	**5.3**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Newfoundland and Labrador	**372**	**402**	**399**	**-7.5**	**-6.8**	**1,678**	**1,750**	**-4.1**
Bankruptcies	326	364	373	-10.4	-12.6	1,524	1,611	-5.4
Proposals	46	38	26	21.1	76.9	154	139	10.8
Prince Edward Island	**164**	**180**	**170**	**-8.9**	**-3.5**	**617**	**618**	**-0.2**
Bankruptcies	109	121	135	-9.9	-19.3	440	472	-6.8
Proposals	55	59	35	-6.8	57.1	177	146	21.2
Nova Scotia	**1,117**	**1,251**	**1,009**	**-10.7**	**10.7**	**4,660**	**4,282**	**8.8**
Bankruptcies	819	842	724	-2.7	13.1	3,295	3,221	2.3
Proposals	298	409	285	-27.1	4.6	1,365	1,061	28.7
New Brunswick	**988**	**1,059**	**866**	**-6.7**	**14.1**	**3,955**	**3,843**	**2.9**
Bankruptcies	690	740	645	-6.8	7.0	2,846	2,906	-2.1
Proposals	298	319	221	-6.6	34.8	1,109	937	18.4
Quebec	**9,866**	**9,768**	**9,081**	**1.0**	**8.6**	**39,947**	**35,925**	**11.2**
Bankruptcies	6,014	6,305	6,002	-4.6	0.2	25,221	24,399	3.4
Proposals	3,852	3,463	3,079	11.2	25.1	14,726	11,526	27.8
Ontario	**10,658**	**10,754**	**11,432**	**-0.9**	**-6.8**	**44,134**	**47,381**	**-6.9**
Bankruptcies	5,372	5,323	5,696	0.9	-5.7	21,773	23,236	-6.3
Proposals	5,286	5,431	5,736	-2.7	-7.8	22,361	24,145	-7.4
Manitoba	**482**	**469**	**454**	**2.8**	**6.2**	**1,852**	**1,877**	**-1.3**
Bankruptcies	327	298	312	9.7	4.8	1,214	1,276	-4.9
Proposals	155	171	142	-9.4	9.2	638	601	6.2
Saskatchewan	**415**	**442**	**364**	**-6.1**	**14.0**	**1,690**	**1,731**	**-2.4**
Bankruptcies	251	284	210	-11.6	19.5	1,038	1,001	3.7
Proposals	164	158	154	3.8	6.5	652	730	-10.7
Alberta	**1,861**	**1,979**	**2,145**	**-6.0**	**-13.2**	**8,258**	**9,202**	**-10.3**
Bankruptcies	990	1,139	1,255	-13.1	-21.1	4,689	5,759	-18.6
Proposals	871	840	890	3.7	-2.1	3,569	3,443	3.7
British Columbia	**2,876**	**2,867**	**2,706**	**0.3**	**6.3**	**11,802**	**11,696**	**0.9**
Bankruptcies	1,752	1,678	1,744	4.4	0.5	7,130	7,562	-5.7
Proposals	1,124	1,189	962	-5.5	16.8	4,672	4,134	13.0
Northwest Territories	**18**	**13**	**18**	**38.5**	**0.0**	**51**	**53**	**-3.8**
Bankruptcies	11	9	11	22.2	0.0	31	29	6.9
Proposals	7	4	7	75.0	0.0	20	24	-16.7
Yukon	**11**	**4**	**15**	**175.0**	**-26.7**	**29**	**37**	**-21.6**
Bankruptcies	8	3	10	166.7	-20.0	20	23	-13.0
Proposals	3	1	5	200.0	-40.0	9	14	-35.7
Nunavut	**2**	**1**	**1**	**100.0**	**100.0**	**5**	**3**	**66.7**
Bankruptcies	1	1	0	0.0	--	3	0	--
Proposals	1	0	1	--	0.0	2	3	-33.3
Canada	**28,830**	**29,189**	**28,660**	**-1.2**	**0.6**	**118,678**	**118,398**	**0.2**
Bankruptcies	**16,670**	**17,107**	**17,117**	**-2.6**	**-2.6**	**69,224**	**71,495**	**-3.2**
Proposals	**12,160**	**12,082**	**11,543**	**0.6**	**5.3**	**49,454**	**46,903**	**5.4**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Newfoundland and Labrador	**6**	**12**	**3**	**-50.0**	**100.0**	**32**	**19**	**68.4**
Bankruptcies	6	4	3	50.0	100.0	21	15	40.0
Proposals	0	8	0	-100.0	–	11	4	175.0
Prince Edward Island	**6**	**8**	**1**	**-25.0**	**500.0**	**23**	**17**	**35.3**
Bankruptcies	5	6	1	-16.7	400.0	18	13	38.5
Proposals	1	2	0	-50.0	–	5	4	25.0
Nova Scotia	**27**	**27**	**34**	**0.0**	**-20.6**	**111**	**106**	**4.7**
Bankruptcies	18	22	27	-18.2	-33.3	84	86	-2.3
Proposals	9	5	7	80.0	28.6	27	20	35.0
New Brunswick	**27**	**18**	**17**	**50.0**	**58.8**	**82**	**70**	**17.1**
Bankruptcies	23	13	15	76.9	53.3	64	53	20.8
Proposals	4	5	2	-20.0	100.0	18	17	5.9
Quebec	**564**	**507**	**488**	**11.2**	**15.6**	**2,180**	**2,019**	**8.0**
Bankruptcies	414	382	361	8.4	14.7	1,591	1,488	6.9
Proposals	150	125	127	20.0	18.1	589	531	10.9
Ontario	**302**	**277**	**323**	**9.0**	**-6.5**	**1,220**	**1,361**	**-10.4**
Bankruptcies	237	230	255	3.0	-7.1	958	1,042	-8.1
Proposals	65	47	68	38.3	-4.4	262	319	-17.9
Manitoba	**18**	**22**	**15**	**-18.2**	**20.0**	**67**	**49**	**36.7**
Bankruptcies	13	18	12	-27.8	8.3	55	36	52.8
Proposals	5	4	3	25.0	66.7	12	13	-7.7
Saskatchewan	**23**	**26**	**21**	**-11.5**	**9.5**	**115**	**129**	**-10.9**
Bankruptcies	11	16	11	-31.3	0.0	68	79	-13.9
Proposals	12	10	10	20.0	20.0	47	50	-6.0
Alberta	**55**	**38**	**76**	**44.7**	**-27.6**	**194**	**312**	**-37.8**
Bankruptcies	37	29	49	27.6	-24.5	137	230	-40.4
Proposals	18	9	27	100.0	-33.3	57	82	-30.5
British Columbia	**59**	**51**	**66**	**15.7**	**-10.6**	**255**	**268**	**-4.9**
Bankruptcies	43	37	42	16.2	2.4	189	192	-1.6
Proposals	16	14	24	14.3	-33.3	66	76	-13.2
Northwest Territories	**0**	**0**	**0**	**–**	**–**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	1	-100.0
Yukon	**0**	**0**	**0**	**–**	**–**	**2**	**1**	**100.0**
Bankruptcies	0	0	0	–	–	2	1	100.0
Proposals	0	0	0	–	–	0	0	–
Nunavut	**0**	**0**	**0**	**–**	**–**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	0	0	–
Canada	**1,087**	**986**	**1,044**	**10.2**	**4.1**	**4,281**	**4,353**	**-1.7**
Bankruptcies	**807**	**757**	**776**	**6.6**	**4.0**	**3,187**	**3,236**	**-1.5**
Proposals	**280**	**229**	**268**	**22.3**	**4.5**	**1,094**	**1,117**	**-2.1**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Agriculture, Forestry, Fishing and Hunting	**36**	**46**	**23**	**-21.7**	**56.5**	**133**	**115**	**15.7**
Bankruptcies	26	28	17	-7.1	52.9	93	86	8.1
Proposals	10	18	6	-44.4	66.7	40	29	37.9
Mining and Oil and Gas Extraction	**11**	**4**	**12**	**175.0**	**-8.3**	**33**	**36**	**-8.3**
Bankruptcies	4	1	7	300.0	-42.9	15	27	-44.4
Proposals	7	3	5	133.3	40.0	18	9	100.0
Utilities	**4**	**1**	**5**	**300.0**	**-20.0**	**10**	**20**	**-50.0**
Bankruptcies	2	0	2	–	0.0	5	11	-54.5
Proposals	2	1	3	100.0	-33.3	5	9	-44.4
Construction	**176**	**187**	**195**	**-5.9**	**-9.7**	**748**	**833**	**-10.2**
Bankruptcies	135	140	139	-3.6	-2.9	564	607	-7.1
Proposals	41	47	56	-12.8	-26.8	184	226	-18.6
Manufacturing	**108**	**97**	**110**	**11.3**	**-1.8**	**423**	**435**	**-2.8**
Bankruptcies	79	72	82	9.7	-3.7	295	308	-4.2
Proposals	29	25	28	16.0	3.6	128	127	0.8
Wholesale Trade	**69**	**48**	**60**	**43.8**	**15.0**	**231**	**240**	**-3.8**
Bankruptcies	43	41	41	4.9	4.9	161	176	-8.5
Proposals	26	7	19	271.4	36.8	70	64	9.4
Retail Trade	**139**	**114**	**125**	**21.9**	**11.2**	**528**	**571**	**-7.5**
Bankruptcies	114	96	97	18.8	17.5	421	435	-3.2
Proposals	25	18	28	38.9	-10.7	107	136	-21.3
Transportation and Warehousing	**51**	**61**	**82**	**-16.4**	**-37.8**	**237**	**259**	**-8.5**
Bankruptcies	44	49	71	-10.2	-38.0	187	213	-12.2
Proposals	7	12	11	-41.7	-36.4	50	46	8.7
Information and Cultural Industries	**13**	**7**	**18**	**85.7**	**-27.8**	**52**	**62**	**-16.1**
Bankruptcies	8	5	16	60.0	-50.0	42	53	-20.8
Proposals	5	2	2	150.0	150.0	10	9	11.1
Finance and Insurance	**17**	**18**	**18**	**-5.6**	**-5.6**	**78**	**72**	**8.3**
Bankruptcies	10	17	16	-41.2	-37.5	63	59	6.8
Proposals	7	1	2	600.0	250.0	15	13	15.4
Real Estate and Rental and Leasing	**50**	**25**	**29**	**100.0**	**72.4**	**144**	**114**	**26.3**
Bankruptcies	35	18	21	94.4	66.7	109	77	41.6
Proposals	15	7	8	114.3	87.5	35	37	-5.4

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Professional, Scientific and Technical Services	**74**	**68**	**68**	**8.8**	**8.8**	**304**	**273**	**11.4**
Bankruptcies	54	46	52	17.4	3.8	219	197	11.2
Proposals	20	22	16	-9.1	25.0	85	76	11.8
Management of Companies and Enterprises	**14**	**22**	**18**	**-36.4**	**-22.2**	**69**	**65**	**6.2**
Bankruptcies	7	16	11	-56.3	-36.4	46	51	-9.8
Proposals	7	6	7	16.7	0.0	23	14	64.3
Administrative and Support, Waste Management and Remediation Services	**45**	**50**	**46**	**-10.0**	**-2.2**	**199**	**202**	**-1.5**
Bankruptcies	32	36	34	-11.1	-5.9	148	146	1.4
Proposals	13	14	12	-7.1	8.3	51	56	-8.9
Educational Services	**7**	**10**	**7**	**-30.0**	**0.0**	**35**	**31**	**12.9**
Bankruptcies	6	10	6	-40.0	0.0	26	26	0.0
Proposals	1	0	1	–	0.0	9	5	80.0
Health Care and Social Assistance	**23**	**13**	**8**	**76.9**	**187.5**	**67**	**53**	**26.4**
Bankruptcies	16	10	7	60.0	128.6	51	44	15.9
Proposals	7	3	1	133.3	600.0	16	9	77.8
Arts, Entertainment and Recreation	**15**	**24**	**25**	**-37.5**	**-40.0**	**81**	**77**	**5.2**
Bankruptcies	12	20	19	-40.0	-36.8	68	62	9.7
Proposals	3	4	6	-25.0	-50.0	13	15	-13.3
Accommodation and Food Services	**164**	**135**	**122**	**21.5**	**34.4**	**660**	**624**	**5.8**
Bankruptcies	122	107	87	14.0	40.2	480	440	9.1
Proposals	42	28	35	50.0	20.0	180	184	-2.2
Other Services (except Public Administration)	**71**	**56**	**73**	**26.8**	**-2.7**	**249**	**268**	**-7.1**
Bankruptcies	58	45	51	28.9	13.7	194	216	-10.2
Proposals	13	11	22	18.2	-40.9	55	52	5.8
Public Administration	**0**	**0**	**0**	**–**	**–**	**0**	**3**	**-100.0**
Bankruptcies	0	0	0	–	–	0	2	-100.0
Proposals	0	0	0	–	–	0	1	-100.0
Total	**1,087**	**986**	**1,044**	**10.2**	**4.1**	**4,281**	**4,353**	**-1.7**
Bankruptcies	**807**	**757**	**776**	**6.6**	**4.0**	**3,187**	**3,236**	**-1.5**
Proposals	**280**	**229**	**268**	**22.3**	**4.5**	**1,094**	**1,117**	**-2.1**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Newfoundland and Labrador	**372**	**402**	**399**	**-7.5**	**-6.8**	**1,678**	**1,750**	**-4.1**
Bankruptcies	**326**	**364**	**373**	**-10.4**	**-12.6**	**1,524**	**1,611**	**-5.4**
Proposals	**46**	**38**	**26**	**21.1**	**76.9**	**154**	**139**	**10.8**
Avalon Peninsula	173	193	169	-10.4	2.4	810	749	8.1
Bankruptcies	146	174	151	-16.1	-3.3	719	665	8.1
Proposals	27	19	18	42.1	50.0	91	84	8.3
South Coast - Burin Peninsula	20	30	35	-33.3	-42.9	118	141	-16.3
Bankruptcies	16	25	34	-36.0	-52.9	109	134	-18.7
Proposals	4	5	1	-20.0	300.0	9	7	28.6
West Coast - Northern Peninsula - Labrador	88	88	92	0.0	-4.3	337	371	-9.2
Bankruptcies	77	76	90	1.3	-14.4	301	352	-14.5
Proposals	11	12	2	-8.3	450.0	36	19	89.5
Notre Dame - Central Bonavista Bay	91	91	103	0.0	-11.7	413	488	-15.4
Bankruptcies	87	89	98	-2.2	-11.2	395	460	-14.1
Proposals	4	2	5	100.0	-20.0	18	28	-35.7
Prince Edward Island	**164**	**180**	**170**	**-8.9**	**-3.5**	**617**	**618**	**-0.2**
Bankruptcies	**109**	**121**	**135**	**-9.9**	**-19.3**	**440**	**472**	**-6.8**
Proposals	**55**	**59**	**35**	**-6.8**	**57.1**	**177**	**146**	**21.2**
Nova Scotia	**1,117**	**1,251**	**1,009**	**-10.7**	**10.7**	**4,660**	**4,282**	**8.8**
Bankruptcies	**819**	**842**	**724**	**-2.7**	**13.1**	**3,295**	**3,221**	**2.3**
Proposals	**298**	**409**	**285**	**-27.1**	**4.6**	**1,365**	**1,061**	**28.7**
Cape Breton	167	152	176	9.9	-5.1	657	676	-2.8
Bankruptcies	99	96	109	3.1	-9.2	404	459	-12.0
Proposals	68	56	67	21.4	1.5	253	217	16.6
North Shore	244	212	194	15.1	25.8	900	746	20.6
Bankruptcies	171	136	141	25.7	21.3	597	562	6.2
Proposals	73	76	53	-3.9	37.7	303	184	64.7
Annapolis Valley	146	186	138	-21.5	5.8	680	624	9.0
Bankruptcies	119	134	111	-11.2	7.2	529	514	2.9
Proposals	27	52	27	-48.1	0.0	151	110	37.3
Southern	101	193	135	-47.7	-25.2	573	546	4.9
Bankruptcies	86	137	100	-37.2	-14.0	423	400	5.8
Proposals	15	56	35	-73.2	-57.1	150	146	2.7
Halifax	459	509	366	-9.8	25.4	1,851	1,689	9.6
Bankruptcies	345	339	263	1.8	31.2	1,343	1,285	4.5
Proposals	114	170	103	-32.9	10.7	508	404	25.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
New Brunswick	**988**	**1,059**	**866**	**-6.7**	**14.1**	**3,955**	**3,843**	**2.9**
Bankruptcies	**690**	**740**	**645**	**-6.8**	**7.0**	**2,846**	**2,906**	**-2.1**
Proposals	**298**	**319**	**221**	**-6.6**	**34.8**	**1,109**	**937**	**18.4**
Campbellton - Miramichi	171	172	162	-0.6	5.6	695	691	0.6
Bankruptcies	111	120	113	-7.5	-1.8	499	533	-6.4
Proposals	60	52	49	15.4	22.4	196	158	24.1
Moncton - Richibucto	319	330	270	-3.3	18.1	1,210	1,106	9.4
Bankruptcies	219	224	206	-2.2	6.3	848	821	3.3
Proposals	100	106	64	-5.7	56.3	362	285	27.0
Saint John - St.Stephen	253	245	209	3.3	21.1	954	963	-0.9
Bankruptcies	172	166	156	3.6	10.3	672	718	-6.4
Proposals	81	79	53	2.5	52.8	282	245	15.1
Fredericton - Oromocto	153	210	149	-27.1	2.7	685	673	1.8
Bankruptcies	119	150	111	-20.7	7.2	504	483	4.3
Proposals	34	60	38	-43.3	-10.5	181	190	-4.7
Edmundston - Woodstock	92	102	76	-9.8	21.1	410	411	-0.2
Bankruptcies	69	80	59	-13.8	16.9	323	351	-8.0
Proposals	23	22	17	4.5	35.3	87	60	45.0
Quebec	**9,866**	**9,768**	**9,081**	**1.0**	**8.6**	**39,947**	**35,925**	**11.2**
Bankruptcies	**6,014**	**6,305**	**6,002**	**-4.6**	**0.2**	**25,221**	**24,399**	**3.4**
Proposals	**3,852**	**3,463**	**3,079**	**11.2**	**25.1**	**14,726**	**11,526**	**27.8**
Gaspésie - Îles-de-la-Madeleine	98	107	88	-8.4	11.4	422	339	24.5
Bankruptcies	58	61	58	-4.9	0.0	260	230	13.0
Proposals	40	46	30	-13.0	33.3	162	109	48.6
Bas-Saint-Laurent	202	216	194	-6.5	4.1	806	689	17.0
Bankruptcies	129	134	130	-3.7	-0.8	530	521	1.7
Proposals	73	82	64	-11.0	14.1	276	168	64.3
Capitale-Nationale	684	673	603	1.6	13.4	2,629	2,319	13.4
Bankruptcies	465	487	463	-4.5	0.4	1,850	1,780	3.9
Proposals	219	186	140	17.7	56.4	779	539	44.5
Chaudière - Appalaches	407	423	300	-3.8	35.7	1,511	1,174	28.7
Bankruptcies	265	305	217	-13.1	22.1	1,040	834	24.7
Proposals	142	118	83	20.3	71.1	471	340	38.5
Estrie	322	372	341	-13.4	-5.6	1,417	1,314	7.8
Bankruptcies	231	259	262	-10.8	-11.8	1,013	970	4.4
Proposals	91	113	79	-19.5	15.2	404	344	17.4
Centre-du-Québec	293	323	227	-9.3	29.1	1,190	904	31.6
Bankruptcies	191	207	161	-7.7	18.6	769	665	15.6
Proposals	102	116	66	-12.1	54.5	421	239	76.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Montérégie	1,980	2,222	1,838	-10.9	7.7	8,217	7,005	17.3
Bankruptcies	1,144	1,344	1,197	-14.9	-4.4	4,967	4,606	7.8
Proposals	836	878	641	-4.8	30.4	3,250	2,399	35.5
Montréal	2,182	2,497	2,012	-12.6	8.4	9,294	8,520	9.1
Bankruptcies	1,390	1,674	1,379	-17.0	0.8	6,143	6,012	2.2
Proposals	792	823	633	-3.8	25.1	3,151	2,508	25.6
Laval	557	422	531	32.0	4.9	2,068	2,029	1.9
Bankruptcies	322	258	320	24.8	0.6	1,254	1,279	-2.0
Proposals	235	164	211	43.3	11.4	814	750	8.5
Lanaudière	813	613	705	32.6	15.3	3,145	2,913	8.0
Bankruptcies	401	362	398	10.8	0.8	1,671	1,741	-4.0
Proposals	412	251	307	64.1	34.2	1,474	1,172	25.8
Laurentides	988	815	952	21.2	3.8	3,908	3,679	6.2
Bankruptcies	550	480	543	14.6	1.3	2,224	2,252	-1.2
Proposals	438	335	409	30.7	7.1	1,684	1,427	18.0
Outaouais	517	441	556	17.2	-7.0	2,265	2,229	1.6
Bankruptcies	328	291	349	12.7	-6.0	1,425	1,433	-0.6
Proposals	189	150	207	26.0	-8.7	840	796	5.5
Abitibi - Témiscamingue	154	110	127	40.0	21.3	513	456	12.5
Bankruptcies	96	72	92	33.3	4.3	326	322	1.2
Proposals	58	38	35	52.6	65.7	187	134	39.6
Mauricie	336	267	303	25.8	10.9	1,249	1,148	8.8
Bankruptcies	234	190	231	23.2	1.3	901	903	-0.2
Proposals	102	77	72	32.5	41.7	348	245	42.0
Saguenay - Lac-Saint-Jean	245	197	226	24.4	8.4	1,009	920	9.7
Bankruptcies	161	139	150	15.8	7.3	665	636	4.6
Proposals	84	58	76	44.8	10.5	344	284	21.1
Côte-Nord	75	50	60	50.0	25.0	255	236	8.1
Bankruptcies	43	32	40	34.4	7.5	157	176	-10.8
Proposals	32	18	20	77.8	60.0	98	60	63.3
Nord-du-Québec	13	18	14	-27.8	-7.1	49	50	-2.0
Bankruptcies	6	9	9	-33.3	-33.3	27	37	-27.0
Proposals	7	9	5	-22.2	40.0	22	13	69.2
Ontario	**10,658**	**10,754**	**11,432**	**-0.9**	**-6.8**	**44,134**	**47,381**	**-6.9**
Bankruptcies	**5,372**	**5,323**	**5,696**	**0.9**	**-5.7**	**21,773**	**23,236**	**-6.3**
Proposals	**5,286**	**5,431**	**5,736**	**-2.7**	**-7.8**	**22,361**	**24,145**	**-7.4**
Ottawa	983	1,055	928	-6.8	5.9	3,981	3,830	3.9
Bankruptcies	592	667	534	-11.2	10.9	2,417	2,281	6.0
Proposals	391	388	394	0.8	-0.8	1,564	1,549	1.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Kingston - Pembroke	396	455	417	-13.0	-5.0	1,781	1,725	3.2
Bankruptcies	234	262	256	-10.7	-8.6	1,019	1,072	-4.9
Proposals	162	193	161	-16.1	0.6	762	653	16.7
Muskoka - Kawarthas	347	307	360	13.0	-3.6	1,366	1,547	-11.7
Bankruptcies	195	172	216	13.4	-9.7	736	806	-8.7
Proposals	152	135	144	12.6	5.6	630	741	-15.0
Toronto	4,460	4,368	4,821	2.1	-7.5	18,329	20,025	-8.5
Bankruptcies	1,827	1,787	1,949	2.2	-6.3	7,362	7,950	-7.4
Proposals	2,633	2,581	2,872	2.0	-8.3	10,967	12,075	-9.2
Kitchener - Waterloo - Barrie	1,038	1,085	1,161	-4.3	-10.6	4,405	4,810	-8.4
Bankruptcies	550	551	615	-0.2	-10.6	2,288	2,420	-5.5
Proposals	488	534	546	-8.6	-10.6	2,117	2,390	-11.4
Hamilton - Niagara Peninsula	1,204	1,297	1,402	-7.2	-14.1	5,288	5,912	-10.6
Bankruptcies	595	640	704	-7.0	-15.5	2,528	2,881	-12.3
Proposals	609	657	698	-7.3	-12.8	2,760	3,031	-8.9
London	694	677	779	2.5	-10.9	2,813	3,079	-8.6
Bankruptcies	422	368	454	14.7	-7.0	1,628	1,767	-7.9
Proposals	272	309	325	-12.0	-16.3	1,185	1,312	-9.7
Windsor - Sarnia	625	590	652	5.9	-4.1	2,491	2,671	-6.7
Bankruptcies	384	360	391	6.7	-1.8	1,546	1,692	-8.6
Proposals	241	230	261	4.8	-7.7	945	979	-3.5
Stratford - Bruce Peninsula	212	179	216	18.4	-1.9	810	859	-5.7
Bankruptcies	126	98	135	28.6	-6.7	477	559	-14.7
Proposals	86	81	81	6.2	6.2	333	300	11.0
Northeast	579	616	560	-6.0	3.4	2,368	2,326	1.8
Bankruptcies	361	335	336	7.8	7.4	1,427	1,391	2.6
Proposals	218	281	224	-22.4	-2.7	941	935	0.6
Northwest	121	124	136	-2.4	-11.0	502	597	-15.9
Bankruptcies	86	82	107	4.9	-19.6	346	417	-17.0
Proposals	35	42	29	-16.7	20.7	156	180	-13.3
Manitoba	**482**	**469**	**464**	**2.8**	**3.9**	**1,852**	**1,877**	**-1.3**
Bankruptcies	**327**	**298**	**312**	**9.7**	**4.8**	**1,214**	**1,276**	**-4.9**
Proposals	**155**	**171**	**142**	**-9.4**	**9.2**	**638**	**601**	**6.2**
Southeast	41	43	35	-4.7	17.1	152	129	17.8
Bankruptcies	30	27	30	11.1	0.0	102	91	12.1
Proposals	11	16	5	-31.3	120.0	50	38	31.6
South Central	18	14	9	28.6	100.0	57	69	-17.4
Bankruptcies	12	8	7	50.0	71.4	37	55	-32.7
Proposals	6	6	2	0.0	200.0	20	14	42.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Southwest	53	67	51	-20.9	3.9	221	190	16.3
Bankruptcies	26	30	34	-13.3	-23.5	112	121	-7.4
Proposals	27	37	17	-27.0	58.8	109	69	58.0
North Central	16	17	9	-5.9	77.8	66	48	37.5
Bankruptcies	14	11	7	27.3	100.0	47	32	46.9
Proposals	2	6	2	-66.7	0.0	19	16	18.8
Winnipeg	287	272	292	5.5	-1.7	1,138	1,214	-6.3
Bankruptcies	197	190	194	3.7	1.5	775	829	-6.5
Proposals	90	82	98	9.8	-8.2	363	385	-5.7
Interlake	40	17	23	135.3	73.9	104	96	8.3
Bankruptcies	30	11	15	172.7	100.0	70	68	2.9
Proposals	10	6	8	66.7	25.0	34	28	21.4
Parklands	6	25	16	-76.0	-62.5	52	55	-5.5
Bankruptcies	2	13	14	-84.6	-85.7	27	30	-10.0
Proposals	4	12	2	-66.7	100.0	25	25	0.0
North	21	13	18	61.5	16.7	62	75	-17.3
Bankruptcies	17	8	10	112.5	70.0	44	49	-10.2
Proposals	4	5	8	-20.0	-50.0	18	26	-30.8
Saskatchewan	**415**	**442**	**364**	**-6.1**	**14.0**	**1,690**	**1,731**	**-2.4**
Bankruptcies	**251**	**284**	**210**	**-11.6**	**19.5**	**1,038**	**1,001**	**3.7**
Proposals	**164**	**158**	**154**	**3.8**	**6.5**	**652**	**730**	**-10.7**
Regina - Moose Mountain	104	94	93	10.6	11.8	428	442	-3.2
Bankruptcies	44	46	48	-4.3	-8.3	211	212	-0.5
Proposals	60	48	45	25.0	33.3	217	230	-5.7
Swift Current - Moose Jaw	48	61	46	-21.3	4.3	205	180	13.9
Bankruptcies	29	37	33	-21.6	-12.1	127	114	11.4
Proposals	19	24	13	-20.8	46.2	78	66	18.2
Saskatoon - Biggar	127	164	107	-22.6	18.7	567	579	-2.1
Bankruptcies	80	115	60	-30.4	33.3	362	353	2.5
Proposals	47	49	47	-4.1	0.0	205	226	-9.3
Yorkton - Melville	33	28	21	17.9	57.1	125	130	-3.8
Bankruptcies	23	18	14	27.8	64.3	85	79	7.6
Proposals	10	10	7	0.0	42.9	40	51	-21.6
Prince Albert	94	87	90	8.0	4.4	337	360	-6.4
Bankruptcies	68	60	52	13.3	30.8	232	217	6.9
Proposals	26	27	38	-3.7	-31.6	105	143	-26.6
Northern	7	7	6	0.0	16.7	29	41	-29.3
Bankruptcies	6	7	3	-14.3	100.0	22	26	-15.4
Proposals	1	0	3	–	-66.7	7	15	-53.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Alberta	**1,861**	**1,979**	**2,145**	**-6.0**	**-13.2**	**8,258**	**9,202**	**-10.3**
Bankruptcies	**990**	**1,139**	**1,255**	**-13.1**	**-21.1**	**4,689**	**5,759**	**-18.6**
Proposals	**871**	**840**	**890**	**3.7**	**-2.1**	**3,569**	**3,443**	**3.7**
Lethbridge - Medicine Hat	212	148	196	43.2	8.2	755	765	-1.3
Bankruptcies	108	103	120	4.9	-10.0	463	499	-7.2
Proposals	104	45	76	131.1	36.8	292	266	9.8
Camrose - Drumheller	74	72	78	2.8	-5.1	317	415	-23.6
Bankruptcies	49	48	45	2.1	8.9	210	284	-26.1
Proposals	25	24	33	4.2	-24.2	107	131	-18.3
Calgary	696	764	873	-8.9	-20.3	3,152	3,674	-14.2
Bankruptcies	354	423	547	-16.3	-35.3	1,785	2,421	-26.3
Proposals	342	341	326	0.3	4.9	1,367	1,253	9.1
Banff - Jasper - Rocky Mountain House	40	51	39	-21.6	2.6	194	178	9.0
Bankruptcies	24	32	22	-25.0	9.1	127	117	8.5
Proposals	16	19	17	-15.8	-5.9	67	61	9.8
Red Deer	116	145	127	-20.0	-8.7	542	480	12.9
Bankruptcies	59	89	56	-33.7	5.4	295	270	9.3
Proposals	57	56	71	1.8	-19.7	247	210	17.6
Edmonton	618	658	685	-6.1	-9.8	2,744	2,966	-7.5
Bankruptcies	331	364	372	-9.1	-11.0	1,466	1,694	-13.5
Proposals	287	294	313	-2.4	-8.3	1,278	1,272	0.5
Athabasca - Grande Prairie - Peace River	74	100	107	-26.0	-30.8	400	532	-24.8
Bankruptcies	49	58	72	-15.5	-31.9	264	366	-27.9
Proposals	25	42	35	-40.5	-28.6	136	166	-18.1
Wood Buffalo - Cold Lake	31	39	40	-20.5	-22.5	153	191	-19.9
Bankruptcies	15	21	21	-28.6	-28.6	79	107	-26.2
Proposals	16	18	19	-11.1	-15.8	74	84	-11.9
British Columbia	**2,876**	**2,867**	**2,706**	**0.3**	**6.3**	**11,802**	**11,696**	**0.9**
Bankruptcies	**1,752**	**1,678**	**1,744**	**4.4**	**0.5**	**7,130**	**7,562**	**-5.7**
Proposals	**1,124**	**1,189**	**962**	**-5.5**	**16.8**	**4,672**	**4,134**	**13.0**
Vancouver Island and Coast	624	609	576	2.5	8.3	2,521	2,433	3.6
Bankruptcies	420	370	377	13.5	11.4	1,622	1,616	0.4
Proposals	204	239	199	-14.6	2.5	899	817	10.0
Lower Mainland - Southwest	1,589	1,606	1,460	-1.1	8.8	6,546	6,342	3.2
Bankruptcies	902	937	908	-3.7	-0.7	3,833	3,991	-4.0
Proposals	687	669	552	2.7	24.5	2,713	2,351	15.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Thompson - Okanagan	400	379	389	5.5	2.8	1,645	1,754	-6.2
Bankruptcies	248	201	249	23.4	-0.4	961	1,120	-14.2
Proposals	152	178	140	-14.6	8.6	684	634	7.9
Kootenay	92	100	101	-8.0	-8.9	396	401	-1.2
Bankruptcies	58	58	80	0.0	-27.5	248	291	-14.8
Proposals	34	42	21	-19.0	61.9	148	110	34.5
Cariboo	125	129	115	-3.1	8.7	490	492	-0.4
Bankruptcies	89	82	75	8.5	18.7	327	336	-2.7
Proposals	36	47	40	-23.4	-10.0	163	156	4.5
North Coast	21	7	23	200.0	-8.7	54	95	-43.2
Bankruptcies	19	2	18	850.0	5.6	39	69	-43.5
Proposals	2	5	5	-60.0	-60.0	15	26	-42.3
Nechako	12	13	13	-7.7	-7.7	60	54	11.1
Bankruptcies	9	10	11	-10.0	-18.2	40	38	5.3
Proposals	3	3	2	0.0	50.0	20	16	25.0
Northeast	13	23	27	-43.5	-51.9	90	125	-28.0
Bankruptcies	7	18	25	-61.1	-72.0	60	101	-40.6
Proposals	6	5	2	20.0	200.0	30	24	25.0
Northwest Territories	**18**	**13**	**18**	**38.5**	**0.0**	**51**	**53**	**-3.8**
Bankruptcies	**11**	**9**	**11**	**22.2**	**0.0**	**31**	**29**	**6.9**
Proposals	**7**	**4**	**7**	**75.0**	**0.0**	**20**	**24**	**-16.7**
Yukon	**11**	**4**	**15**	**175.0**	**-26.7**	**29**	**37**	**-21.6**
Bankruptcies	**8**	**3**	**10**	**166.7**	**-20.0**	**20**	**23**	**-13.0**
Proposals	**3**	**1**	**5**	**200.0**	**-40.0**	**9**	**14**	**-35.7**
Nunavut	**2**	**1**	**1**	**100.0**	**100.0**	**5**	**3**	**66.7**
Bankruptcies	**1**	**1**	**0**	**0.0**	**—**	**3**	**0**	**—**
Proposals	**1**	**0**	**1**	**—**	**0.0**	**2**	**3**	**-33.3**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Newfoundland and Labrador	**6**	**12**	**3**	**-50.0**	**100.0**	**32**	**19**	**68.4**
Bankruptcies	**6**	**4**	**3**	**50.0**	**100.0**	**21**	**15**	**40.0**
Proposals	**0**	**8**	**0**	**-100.0**	**–**	**11**	**4**	**175.0**
Avalon Peninsula	2	5	3	-60.0	-33.3	11	11	0.0
Bankruptcies	2	2	3	0.0	-33.3	6	7	-14.3
Proposals	0	3	0	-100.0	–	5	4	25.0
South Coast - Burin Peninsula	0	4	0	-100.0	–	5	1	400.0
Bankruptcies	0	0	0	–	–	1	1	0.0
Proposals	0	4	0	-100.0	–	4	0	–
West Coast - Northern Peninsula - Labrador	1	2	0	-50.0	–	7	4	75.0
Bankruptcies	1	2	0	-50.0	–	6	4	50.0
Proposals	0	0	0	–	–	1	0	–
Notre Dame - Central Bonavista Bay	3	1	0	200.0	–	9	3	200.0
Bankruptcies	3	0	0	–	–	8	3	166.7
Proposals	0	1	0	-100.0	–	1	0	–
Prince Edward Island	**6**	**8**	**1**	**-25.0**	**500.0**	**23**	**17**	**35.3**
Bankruptcies	**5**	**6**	**1**	**-16.7**	**400.0**	**18**	**13**	**38.5**
Proposals	**1**	**2**	**0**	**-50.0**	**–**	**5**	**4**	**25.0**
Nova Scotia	**27**	**27**	**34**	**0.0**	**-20.6**	**111**	**106**	**4.7**
Bankruptcies	**18**	**22**	**27**	**-18.2**	**-33.3**	**84**	**86**	**-2.3**
Proposals	**9**	**5**	**7**	**80.0**	**28.6**	**27**	**20**	**35.0**
Cape Breton	1	0	5	–	-80.0	4	17	-76.5
Bankruptcies	1	0	2	–	-50.0	4	12	-66.7
Proposals	0	0	3	–	-100.0	0	5	-100.0
North Shore	2	3	8	-33.3	-75.0	12	17	-29.4
Bankruptcies	2	3	7	-33.3	-71.4	11	15	-26.7
Proposals	0	0	1	–	-100.0	1	2	-50.0
Annapolis Valley	7	3	2	133.3	250.0	19	17	11.8
Bankruptcies	7	0	2	–	250.0	11	13	-15.4
Proposals	0	3	0	-100.0	–	8	4	100.0
Southern	3	5	3	-40.0	0.0	16	11	45.5
Bankruptcies	1	3	1	-66.7	0.0	11	8	37.5
Proposals	2	2	2	0.0	0.0	5	3	66.7
Halifax	13	15	16	-13.3	-18.8	59	44	34.1
Bankruptcies	6	15	15	-60.0	-60.0	46	38	21.1
Proposals	7	0	1	–	600.0	13	6	116.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
New Brunswick	**27**	**18**	**17**	**50.0**	**58.8**	**82**	**70**	**17.1**
Bankruptcies	**23**	**13**	**15**	**76.9**	**53.3**	**64**	**53**	**20.8**
Proposals	**4**	**5**	**2**	**-20.0**	**100.0**	**18**	**17**	**5.9**
Campbellton - Miramichi	1	0	7	–	-85.7	12	13	-7.7
Bankruptcies	1	0	6	–	-83.3	9	10	-10.0
Proposals	0	0	1	–	-100.0	3	3	0.0
Moncton - Richibucto	8	11	5	-27.3	60.0	28	25	12.0
Bankruptcies	7	9	5	-22.2	40.0	24	19	26.3
Proposals	1	2	0	-50.0	–	4	6	-33.3
Saint John - St.Stephen	10	5	4	100.0	150.0	23	15	53.3
Bankruptcies	8	4	3	100.0	166.7	18	11	63.6
Proposals	2	1	1	100.0	100.0	5	4	25.0
Fredericton - Oromocto	3	0	0	–	–	3	3	0.0
Bankruptcies	2	0	0	–	–	2	2	0.0
Proposals	1	0	0	–	–	1	1	0.0
Edmundston - Woodstock	4	2	1	100.0	300.0	15	14	7.1
Bankruptcies	4	0	1	–	300.0	10	11	-9.1
Proposals	0	2	0	-100.0	–	5	3	66.7
Quebec	**564**	**507**	**488**	**11.2**	**15.6**	**2,180**	**2,019**	**8.0**
Bankruptcies	**414**	**382**	**361**	**8.4**	**14.7**	**1,591**	**1,488**	**6.9**
Proposals	**150**	**125**	**127**	**20.0**	**18.1**	**589**	**531**	**10.9**
Gaspésie - Îles-de-la-Madeleine	3	3	6	0.0	-50.0	17	15	13.3
Bankruptcies	3	3	6	0.0	-50.0	15	11	36.4
Proposals	0	0	0	–	–	2	4	-50.0
Bas-Saint-Laurent	12	6	7	100.0	71.4	39	31	25.8
Bankruptcies	7	5	7	40.0	0.0	26	26	0.0
Proposals	5	1	0	400.0	–	13	5	160.0
Capitale-Nationale	38	39	33	-2.6	15.2	162	143	13.3
Bankruptcies	22	35	24	-37.1	-8.3	119	104	14.4
Proposals	16	4	9	300.0	77.8	43	39	10.3
Chaudière - Appalaches	29	26	21	11.5	38.1	102	83	22.9
Bankruptcies	25	17	11	47.1	127.3	76	61	24.6
Proposals	4	9	10	-55.6	-60.0	26	22	18.2
Estrie	13	10	10	30.0	30.0	55	48	14.6
Bankruptcies	10	9	5	11.1	100.0	44	34	29.4
Proposals	3	1	5	200.0	-40.0	11	14	-21.4
Centre-du-Québec	14	13	11	7.7	27.3	57	49	16.3
Bankruptcies	11	10	7	10.0	57.1	39	38	2.6
Proposals	3	3	4	0.0	-25.0	18	11	63.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Montérégie	96	137	75	-29.9	28.0	439	320	37.2
Bankruptcies	76	104	53	-26.9	43.4	339	235	44.3
Proposals	20	33	22	-39.4	-9.1	100	85	17.6
Montréal	191	160	154	19.4	24.0	681	646	5.4
Bankruptcies	141	122	116	15.6	21.6	496	479	3.5
Proposals	50	38	38	31.6	31.6	185	167	10.8
Laval	24	19	38	26.3	-36.8	113	145	-22.1
Bankruptcies	16	10	29	60.0	-44.8	77	106	-27.4
Proposals	8	9	9	-11.1	-11.1	36	39	-7.7
Lanaudière	36	22	28	63.6	28.6	110	121	-9.1
Bankruptcies	24	14	21	71.4	14.3	75	94	-20.2
Proposals	12	8	7	50.0	71.4	35	27	29.6
Laurentides	39	40	48	-2.5	-18.8	182	167	9.0
Bankruptcies	27	24	39	12.5	-30.8	123	120	2.5
Proposals	12	16	9	-25.0	33.3	59	47	25.5
Outaouais	27	7	15	285.7	80.0	78	68	14.7
Bankruptcies	19	6	13	216.7	46.2	55	50	10.0
Proposals	8	1	2	700.0	300.0	23	18	27.8
Abitibi - Témiscamingue	11	1	10	1,000.0	10.0	27	38	-28.9
Bankruptcies	9	1	8	800.0	12.5	19	30	-36.7
Proposals	2	0	2	–	0.0	8	8	0.0
Mauricie	14	11	12	27.3	16.7	55	68	-19.1
Bankruptcies	11	10	6	10.0	83.3	41	39	5.1
Proposals	3	1	6	200.0	-50.0	14	29	-51.7
Saguenay - Lac-Saint-Jean	7	11	11	-36.4	-36.4	43	58	-25.9
Bankruptcies	7	8	9	-12.5	-22.2	33	45	-26.7
Proposals	0	3	2	-100.0	-100.0	10	13	-23.1
Côte-Nord	6	2	6	200.0	0.0	14	13	7.7
Bankruptcies	3	2	5	50.0	-40.0	8	11	-27.3
Proposals	3	0	1	–	200.0	6	2	200.0
Nord-du-Québec	1	1	0	0.0	–	5	5	0.0
Bankruptcies	1	1	0	0.0	–	5	5	0.0
Proposals	0	0	0	–	–	0	0	–
Ontario	**302**	**277**	**323**	**9.0**	**-6.5**	**1,220**	**1,361**	**-10.4**
Bankruptcies	**237**	**230**	**255**	**3.0**	**-7.1**	**958**	**1,042**	**-8.1**
Proposals	**65**	**47**	**68**	**38.3**	**-4.4**	**262**	**319**	**-17.9**
Ottawa	39	41	36	-4.9	8.3	139	128	8.6
Bankruptcies	33	36	30	-8.3	10.0	112	103	8.7
Proposals	6	5	6	20.0	0.0	27	25	8.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Kingston - Pembroke	8	9	6	-11.1	33.3	28	24	16.7
Bankruptcies	5	6	5	-16.7	0.0	17	23	-26.1
Proposals	3	3	1	0.0	200.0	11	1	1,000.0
Muskoka - Kawarthas	6	3	9	100.0	-33.3	21	27	-22.2
Bankruptcies	6	3	8	100.0	-25.0	20	22	-9.1
Proposals	0	0	1	–	-100.0	1	5	-80.0
Toronto	168	133	173	26.3	-2.9	663	721	-8.0
Bankruptcies	127	117	131	8.5	-3.1	514	537	-4.3
Proposals	41	16	42	156.3	-2.4	149	184	-19.0
Kitchener - Waterloo - Barrie	29	23	25	26.1	16.0	97	120	-19.2
Bankruptcies	25	17	20	47.1	25.0	77	93	-17.2
Proposals	4	6	5	-33.3	-20.0	20	27	-25.9
Hamilton - Niagara Peninsula	18	23	29	-21.7	-37.9	116	134	-13.4
Bankruptcies	16	17	23	-5.9	-30.4	98	102	-3.9
Proposals	2	6	6	-66.7	-66.7	18	32	-43.8
London	7	9	10	-22.2	-30.0	36	51	-29.4
Bankruptcies	4	9	9	-55.6	-55.6	29	44	-34.1
Proposals	3	0	1	–	200.0	7	7	0.0
Windsor - Sarnia	17	13	14	30.8	21.4	52	56	-7.1
Bankruptcies	13	11	11	18.2	18.2	42	45	-6.7
Proposals	4	2	3	100.0	33.3	10	11	-9.1
Stratford - Bruce Peninsula	3	3	5	0.0	-40.0	12	28	-57.1
Bankruptcies	2	3	5	-33.3	-60.0	10	24	-58.3
Proposals	1	0	0	–	–	2	4	-50.0
Northeast	7	15	13	-53.3	-46.2	41	47	-12.8
Bankruptcies	5	9	10	-44.4	-50.0	26	36	-27.8
Proposals	2	6	3	-66.7	-33.3	15	11	36.4
Northwest	1	5	3	-80.0	-66.7	18	25	-28.0
Bankruptcies	1	3	3	-66.7	-66.7	14	15	-6.7
Proposals	0	2	0	-100.0	–	4	10	-60.0
Manitoba	**18**	**22**	**15**	**-18.2**	**20.0**	**67**	**49**	**36.7**
Bankruptcies	**13**	**18**	**12**	**-27.8**	**8.3**	**55**	**36**	**52.8**
Proposals	**5**	**4**	**3**	**25.0**	**66.7**	**12**	**13**	**-7.7**
Southeast	2	4	0	-50.0	–	7	8	-12.5
Bankruptcies	2	4	0	-50.0	–	7	3	133.3
Proposals	0	0	0	–	–	0	5	-100.0
South Central	0	5	2	-100.0	-100.0	7	3	133.3
Bankruptcies	0	5	2	-100.0	-100.0	7	3	133.3
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Southwest	3	4	3	-25.0	0.0	11	8	37.5
Bankruptcies	1	4	1	-75.0	0.0	8	4	100.0
Proposals	2	0	2	--	0.0	3	4	-25.0
North Central	0	1	2	-100.0	-100.0	1	4	-75.0
Bankruptcies	0	1	2	-100.0	-100.0	1	4	-75.0
Proposals	0	0	0	--	--	0	0	--
Winnipeg	11	3	6	266.7	83.3	23	20	15.0
Bankruptcies	8	3	5	166.7	60.0	18	17	5.9
Proposals	3	0	1	--	200.0	5	3	66.7
Interlake	0	0	1	--	-100.0	2	2	0.0
Bankruptcies	0	0	1	--	-100.0	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	0	0	--	--	10	2	400.0
Bankruptcies	2	0	0	--	--	10	1	900.0
Proposals	0	0	0	--	--	0	1	-100.0
North	0	1	0	-100.0	--	1	1	0.0
Bankruptcies	0	1	0	-100.0	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**23**	**26**	**21**	**-11.5**	**9.5**	**115**	**129**	**-10.9**
Bankruptcies	**11**	**16**	**11**	**-31.3**	**0.0**	**68**	**79**	**-13.9**
Proposals	**12**	**10**	**10**	**20.0**	**20.0**	**47**	**50**	**-6.0**
Regina - Moose Mountain	7	12	9	-41.7	-22.2	48	38	26.3
Bankruptcies	4	8	6	-50.0	-33.3	21	20	5.0
Proposals	3	4	3	-25.0	0.0	27	18	50.0
Swift Current - Moose Jaw	3	10	4	-70.0	-25.0	21	22	-4.5
Bankruptcies	3	4	1	-25.0	200.0	13	12	8.3
Proposals	0	6	3	-100.0	-100.0	8	10	-20.0
Saskatoon - Biggar	6	2	3	200.0	100.0	20	24	-16.7
Bankruptcies	1	2	2	-50.0	-50.0	14	19	-26.3
Proposals	5	0	1	--	400.0	6	5	20.0
Yorkton - Melville	4	2	1	100.0	300.0	16	21	-23.8
Bankruptcies	1	2	1	-50.0	0.0	12	10	20.0
Proposals	3	0	0	--	--	4	11	-63.6
Prince Albert	2	0	3	--	-33.3	11	21	-47.6
Bankruptcies	1	0	1	--	0.0	9	17	-47.1
Proposals	1	0	2	--	-50.0	2	4	-50.0
Northern	0	0	1	--	-100.0	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	1	--	-100.0	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Alberta	**55**	**38**	**76**	**44.7**	**-27.6**	**194**	**312**	**-37.8**
Bankruptcies	**37**	**29**	**49**	**27.6**	**-24.5**	**137**	**230**	**-40.4**
Proposals	**18**	**9**	**27**	**100.0**	**-33.3**	**57**	**82**	**-30.5**
Lethbridge - Medicine Hat	0	0	4	--	-100.0	5	19	-73.7
Bankruptcies	0	0	3	--	-100.0	3	15	-80.0
Proposals	0	0	1	--	-100.0	2	4	-50.0
Camrose - Drumheller	2	4	3	-50.0	-33.3	12	12	0.0
Bankruptcies	2	4	2	-50.0	0.0	10	10	0.0
Proposals	0	0	1	--	-100.0	2	2	0.0
Calgary	28	25	38	12.0	-26.3	105	126	-16.7
Bankruptcies	24	19	27	26.3	-11.1	85	99	-14.1
Proposals	4	6	11	-33.3	-63.6	20	27	-25.9
Banff - Jasper - Rocky Mountain House	0	0	1	--	-100.0	1	6	-83.3
Bankruptcies	0	0	1	--	-100.0	1	6	-83.3
Proposals	0	0	0	--	--	0	0	--
Red Deer	5	1	10	400.0	-50.0	10	29	-65.5
Bankruptcies	2	1	8	100.0	-75.0	7	16	-56.3
Proposals	3	0	2	--	50.0	3	13	-76.9
Edmonton	18	3	15	500.0	20.0	45	90	-50.0
Bankruptcies	6	3	5	100.0	20.0	18	60	-70.0
Proposals	12	0	10	--	20.0	27	30	-10.0
Athabasca - Grande Prairie - Peace River	2	3	1	-33.3	100.0	13	23	-43.5
Bankruptcies	2	0	1	--	100.0	10	20	-50.0
Proposals	0	3	0	-100.0	--	3	3	0.0
Wood Buffalo - Cold Lake	0	1	2	-100.0	-100.0	3	7	-57.1
Bankruptcies	0	1	1	-100.0	-100.0	3	4	-25.0
Proposals	0	0	1	--	-100.0	0	3	-100.0
British Columbia	**59**	**51**	**66**	**15.7**	**-10.6**	**255**	**268**	**-4.9**
Bankruptcies	**43**	**37**	**42**	**16.2**	**2.4**	**189**	**192**	**-1.6**
Proposals	**16**	**14**	**24**	**14.3**	**-33.3**	**66**	**76**	**-13.2**
Vancouver Island and Coast	19	15	17	26.7	11.8	65	44	47.7
Bankruptcies	13	8	8	62.5	62.5	40	23	73.9
Proposals	6	7	9	-14.3	-33.3	25	21	19.0
Lower Mainland - Southwest	25	21	43	19.0	-41.9	116	148	-21.6
Bankruptcies	19	19	31	0.0	-38.7	86	108	-20.4
Proposals	6	2	12	200.0	-50.0	30	40	-25.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Thompson - Okanagan	13	10	5	30.0	160.0	62	56	10.7
Bankruptcies	10	5	3	100.0	233.3	52	42	23.8
Proposals	3	5	2	-40.0	50.0	10	14	-28.6
Kootenay	1	3	0	-66.7	–	7	12	-41.7
Bankruptcies	1	3	0	-66.7	–	6	12	-50.0
Proposals	0	0	0	–	–	1	0	–
Cariboo	0	1	1	-100.0	-100.0	2	3	-33.3
Bankruptcies	0	1	0	-100.0	–	1	2	-50.0
Proposals	0	0	1	–	-100.0	1	1	0.0
North Coast	0	0	0	–	–	0	2	-100.0
Bankruptcies	0	0	0	–	–	0	2	-100.0
Proposals	0	0	0	–	–	0	0	–
Nechako	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	0	1	0	-100.0	–	3	3	0.0
Bankruptcies	0	1	0	-100.0	–	3	3	0.0
Proposals	0	0	0	–	–	0	0	–
Northwest Territories	0	0	0	–	–	0	1	-100.0
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	1	-100.0
Yukon	0	0	0	–	–	2	1	100.0
Bankruptcies	0	0	0	–	–	2	1	100.0
Proposals	0	0	0	–	–	0	0	–
Nunavut	0	0	0	–	–	0	1	-100.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	0	0	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
St. John's	**N.L.**	**135**	**129**	**123**	**4.7**	**9.8**	**586**	**545**	**7.5**
Bankruptcies		111	116	114	-4.3	-2.6	516	488	5.7
Proposals		24	13	9	84.6	166.7	70	57	22.8
Halifax	**N.S.**	**430**	**480**	**348**	**-10.4**	**23.6**	**1,744**	**1,599**	**9.1**
Bankruptcies		326	318	252	2.5	29.4	1,265	1,219	3.8
Proposals		104	162	96	-35.8	8.3	479	380	26.1
Moncton	**N.B.**	**223**	**228**	**176**	**-2.2**	**26.7**	**861**	**762**	**13.0**
Bankruptcies		156	152	128	2.6	21.9	606	559	8.4
Proposals		67	76	48	-11.8	39.6	255	203	25.6
Saint John	**N.B.**	**192**	**184**	**162**	**4.3**	**18.5**	**719**	**741**	**-3.0**
Bankruptcies		138	125	119	10.4	16.0	513	553	-7.2
Proposals		54	59	43	-8.5	25.6	206	188	9.6
Saguenay	**Que.**	**136**	**141**	**128**	**-3.5**	**6.3**	**605**	**517**	**17.0**
Bankruptcies		83	95	86	-12.6	-3.5	385	339	13.6
Proposals		53	46	42	15.2	26.2	220	178	23.6
Québec	**Que.**	**716**	**630**	**591**	**13.7**	**21.2**	**2,653**	**2,351**	**12.8**
Bankruptcies		484	457	442	5.9	9.5	1,867	1,755	6.4
Proposals		232	173	149	34.1	55.7	786	596	31.9
Sherbrooke	**Que.**	**211**	**198**	**213**	**7.7**	**-0.9**	**858**	**773**	**11.0**
Bankruptcies		149	146	174	2.1	-14.4	652	620	5.2
Proposals		62	50	39	24.0	59.0	206	153	34.6
Trois-Rivières	**Que.**	**190**	**166**	**187**	**14.5**	**1.6**	**702**	**677**	**3.7**
Bankruptcies		125	124	144	0.8	-13.2	509	530	-4.0
Proposals		65	42	43	54.8	51.2	193	147	31.3
Montréal	**Que.**	**4,774**	**4,809**	**4,492**	**-0.7**	**6.3**	**19,434**	**18,209**	**6.7**
Bankruptcies		2,821	3,035	2,876	-7.1	-1.9	11,930	12,003	-0.6
Proposals		1,953	1,774	1,616	10.1	20.9	7,504	6,206	20.9
Ottawa - Gatineau	**Ont./ Que.**	**1,003**	**1,083**	**1,004**	**-7.4**	**-0.1**	**4,337**	**4,157**	**4.3**
Bankruptcies		602	682	606	-11.7	-0.7	2,629	2,543	3.4
Proposals		401	401	398	0.0	0.8	1,708	1,614	5.8
Kingston	**Ont.**	**115**	**108**	**119**	**6.5**	**-3.4**	**492**	**537**	**-8.4**
Bankruptcies		79	65	75	21.5	5.3	319	348	-8.3
Proposals		36	43	44	-16.3	-18.2	173	189	-8.5
Peterborough	**Ont.**	**108**	**81**	**95**	**33.3**	**13.7**	**385**	**442**	**-12.9**
Bankruptcies		63	44	55	43.2	14.5	212	227	-6.6
Proposals		45	37	40	21.6	12.5	173	215	-19.5
Oshawa	**Ont.**	**319**	**322**	**393**	**-0.9**	**-18.8**	**1,441**	**1,584**	**-9.0**
Bankruptcies		131	124	158	5.6	-17.1	550	623	-11.7
Proposals		188	198	235	-5.1	-20.0	891	961	-7.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Toronto	**Ont.**	**3,985**	**3,980**	**4,309**	**0.1**	**-7.5**	**16,371**	**18,035**	**-9.2**
Bankruptcies		1,648	1,693	1,751	-2.7	-5.9	6,714	7,203	-6.8
Proposals		2,337	2,287	2,558	2.2	-8.6	9,657	10,832	-10.8
Hamilton	**Ont.**	**577**	**625**	**596**	**-7.7**	**-3.2**	**2,497**	**2,812**	**-11.2**
Bankruptcies		292	294	284	-0.7	2.8	1,136	1,283	-11.5
Proposals		285	331	312	-13.9	-8.7	1,361	1,529	-11.0
St. Catharines - Niagara	**Ont.**	**375**	**385**	**523**	**-2.6**	**-28.3**	**1,683**	**1,925**	**-12.6**
Bankruptcies		184	192	270	-4.2	-31.9	845	1,002	-15.7
Proposals		191	193	253	-1.0	-24.5	838	923	-9.2
Kitchener	**Ont.**	**361**	**350**	**358**	**3.1**	**0.8**	**1,543**	**1,640**	**-5.9**
Bankruptcies		194	169	195	14.8	-0.5	795	866	-8.2
Proposals		167	181	163	-7.7	2.5	748	774	-3.4
Brantford	**Ont.**	**123**	**135**	**135**	**-8.9**	**-8.9**	**508**	**598**	**-15.1**
Bankruptcies		55	67	75	-17.9	-26.7	251	314	-20.1
Proposals		68	68	60	0.0	13.3	257	284	-9.5
Guelph	**Ont.**	**85**	**83**	**95**	**2.4**	**-10.5**	**371**	**393**	**-5.6**
Bankruptcies		48	54	56	-11.1	-14.3	206	203	1.5
Proposals		37	29	39	27.6	-5.1	165	190	-13.2
London	**Ont.**	**502**	**512**	**568**	**-2.0**	**-11.6**	**2,067**	**2,254**	**-8.3**
Bankruptcies		298	275	324	8.4	-8.0	1,190	1,273	-6.5
Proposals		204	237	244	-13.9	-16.4	877	981	-10.6
Windsor	**Ont.**	**311**	**302**	**360**	**3.0**	**-13.6**	**1,322**	**1,388**	**-4.8**
Bankruptcies		173	183	213	-5.5	-18.8	794	854	-7.0
Proposals		138	119	147	16.0	-6.1	528	534	-1.1
Barrie	**Ont.**	**212**	**233**	**277**	**-9.0**	**-23.5**	**921**	**1,072**	**-14.1**
Bankruptcies		104	113	140	-8.0	-25.7	463	499	-7.2
Proposals		108	120	137	-10.0	-21.2	458	573	-20.1
Greater Sudbury	**Ont.**	**185**	**200**	**156**	**-7.5**	**18.6**	**772**	**688**	**12.2**
Bankruptcies		114	106	90	7.5	26.7	429	371	15.6
Proposals		71	94	66	-24.5	7.6	343	317	8.2
Thunder Bay	**Ont.**	**65**	**77**	**91**	**-15.6**	**-28.6**	**293**	**370**	**-20.8**
Bankruptcies		44	55	77	-20.0	-42.9	203	256	-20.7
Proposals		21	22	14	-4.5	50.0	90	114	-21.1
Winnipeg	**Man.**	**292**	**277**	**294**	**5.4**	**-0.7**	**1,149**	**1,214**	**-5.4**
Bankruptcies		198	186	199	6.5	-0.5	776	836	-7.2
Proposals		94	91	95	3.3	-1.1	373	378	-1.3
Regina	**Sask.**	**80**	**87**	**69**	**-8.0**	**15.9**	**340**	**340**	**0.0**
Bankruptcies		36	49	31	-26.5	16.1	173	150	15.3
Proposals		44	38	38	15.8	15.8	167	190	-12.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Saskatoon	**Sask.**	**107**	**128**	**90**	**-16.4**	**18.9**	**459**	**477**	**-3.8**
Bankruptcies		69	92	50	-25.0	38.0	301	292	3.1
Proposals		38	36	40	5.6	-5.0	158	185	-14.6
Calgary	**Alta.**	**610**	**669**	**768**	**-8.8**	**-20.6**	**2,771**	**3,283**	**-15.6**
Bankruptcies		306	362	485	-15.5	-36.9	1,555	2,163	-28.1
Proposals		304	307	283	-1.0	7.4	1,216	1,120	8.6
Edmonton	**Alta.**	**561**	**600**	**635**	**-6.5**	**-11.7**	**2,504**	**2,762**	**-9.3**
Bankruptcies		297	327	347	-9.2	-14.4	1,329	1,577	-15.7
Proposals		264	273	288	-3.3	-8.3	1,175	1,185	-0.8
Kelowna	**B.C.**	**142**	**145**	**133**	**-2.1**	**6.8**	**607**	**620**	**-2.1**
Bankruptcies		77	74	83	4.1	-7.2	339	381	-11.0
Proposals		65	71	50	-8.5	30.0	268	239	12.1
Abbotsford	**B.C.**	**126**	**127**	**119**	**-0.8**	**5.9**	**507**	**576**	**-12.0**
Bankruptcies		64	81	84	-21.0	-23.8	314	362	-13.3
Proposals		62	46	35	34.8	77.1	193	214	-9.8
Vancouver	**B.C.**	**1,281**	**1,282**	**1,202**	**-0.1**	**6.6**	**5,288**	**5,091**	**3.9**
Bankruptcies		729	727	737	0.3	-1.1	3,038	3,171	-4.2
Proposals		552	555	465	-0.5	18.7	2,250	1,920	17.2
Victoria	**B.C.**	**293**	**281**	**263**	**4.3**	**11.4**	**1,112**	**1,071**	**3.8**
Bankruptcies		183	157	166	16.6	10.2	662	674	-1.8
Proposals		110	124	97	-11.3	13.4	450	397	13.4

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
St. John's	**N.L.**	**2**	**2**	**3**	**0.0**	**-33.3**	**6**	**9**	**-33.3**
Bankruptcies		2	2	3	0.0	-33.3	5	6	-16.7
Proposals		0	0	0	–	–	1	3	-66.7
Halifax	**N.S.**	**11**	**13**	**14**	**-15.4**	**-21.4**	**53**	**41**	**29.3**
Bankruptcies		5	13	13	-61.5	-61.5	42	36	16.7
Proposals		6	0	1	–	500.0	11	5	120.0
Moncton	**N.B.**	**6**	**5**	**3**	**20.0**	**100.0**	**19**	**19**	**0.0**
Bankruptcies		5	3	3	66.7	66.7	16	14	14.3
Proposals		1	2	0	-50.0	–	3	5	-40.0
Saint John	**N.B.**	**5**	**2**	**3**	**150.0**	**66.7**	**14**	**10**	**40.0**
Bankruptcies		3	2	2	50.0	50.0	11	8	37.5
Proposals		2	0	1	–	100.0	3	2	50.0
Saguenay	**Que.**	**3**	**10**	**3**	**-70.0**	**0.0**	**25**	**26**	**-3.8**
Bankruptcies		3	6	3	-50.0	0.0	18	20	-10.0
Proposals		0	4	0	-100.0	–	7	6	16.7
Québec	**Que.**	**40**	**38**	**38**	**5.3**	**5.3**	**175**	**153**	**14.4**
Bankruptcies		25	33	26	-24.2	-3.8	131	113	15.9
Proposals		15	5	12	200.0	25.0	44	40	10.0
Sherbrooke	**Que.**	**9**	**4**	**8**	**125.0**	**12.5**	**29**	**23**	**26.1**
Bankruptcies		7	4	4	75.0	75.0	25	14	78.6
Proposals		2	0	4	–	-50.0	4	9	-55.6
Trois-Rivières	**Que.**	**9**	**16**	**8**	**-40.0**	**12.5**	**42**	**40**	**5.0**
Bankruptcies		6	7	3	-14.3	100.0	26	23	13.0
Proposals		3	8	5	-62.5	-40.0	16	17	-5.9
Montréal	**Que.**	**319**	**280**	**294**	**13.9**	**8.5**	**1,229**	**1,184**	**3.8**
Bankruptcies		236	217	228	8.8	3.5	905	873	3.7
Proposals		83	63	66	31.7	25.8	324	311	4.2
Ottawa - Gatineau	**Ont./ Que.**	**51**	**32**	**42**	**59.4**	**21.4**	**169**	**145**	**16.6**
Bankruptcies		40	28	35	42.9	14.3	128	109	17.4
Proposals		11	4	7	175.0	57.1	41	36	13.9
Kingston	**Ont.**	**1**	**3**	**3**	**-66.7**	**-66.7**	**8**	**14**	**-42.9**
Bankruptcies		1	2	3	-50.0	-66.7	7	14	-50.0
Proposals		0	1	0	-100.0	–	1	0	–
Peterborough	**Ont.**	**1**	**0**	**4**	**–**	**-75.0**	**5**	**10**	**-50.0**
Bankruptcies		1	0	4	–	-75.0	5	8	-37.5
Proposals		0	0	0	–	–	0	2	-100.0
Oshawa	**Ont.**	**4**	**5**	**9**	**-20.0**	**-55.6**	**35**	**41**	**-14.6**
Bankruptcies		4	5	7	-20.0	-42.9	34	37	-8.1
Proposals		0	0	2	–	-100.0	1	4	-75.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Toronto	**Ont.**	**161**	**131**	**160**	**22.9**	**0.6**	**619**	**665**	**-6.9**
Bankruptcies		118	109	121	8.3	-2.5	466	488	-4.5
Proposals		43	22	39	95.5	10.3	153	177	-13.6
Hamilton	**Ont.**	**7**	**8**	**16**	**-12.5**	**-56.3**	**55**	**60**	**-8.3**
Bankruptcies		5	6	10	-16.7	-50.0	43	45	-4.4
Proposals		2	2	6	0.0	-66.7	12	15	-20.0
St. Catharines - Niagara	**Ont.**	**5**	**11**	**11**	**-54.5**	**-54.5**	**33**	**37**	**-10.8**
Bankruptcies		5	8	11	-37.5	-54.5	29	31	-6.5
Proposals		0	3	0	-100.0	–	4	6	-33.3
Kitchener	**Ont.**	**11**	**5**	**7**	**120.0**	**57.1**	**32**	**32**	**0.0**
Bankruptcies		8	5	5	60.0	60.0	25	22	13.6
Proposals		3	0	2	–	50.0	7	10	-30.0
Brantford	**Ont.**	**3**	**1**	**1**	**200.0**	**200.0**	**13**	**19**	**-31.6**
Bankruptcies		3	1	1	200.0	200.0	13	12	8.3
Proposals		0	0	0	–	–	0	7	-100.0
Guelph	**Ont.**	**1**	**2**	**4**	**-50.0**	**-75.0**	**7**	**14**	**-50.0**
Bankruptcies		1	2	4	-50.0	-75.0	7	11	-36.4
Proposals		0	0	0	–	–	0	3	-100.0
London	**Ont.**	**5**	**7**	**9**	**-28.6**	**-44.4**	**22**	**39**	**-43.6**
Bankruptcies		2	7	9	-71.4	-77.8	15	34	-55.9
Proposals		3	0	0	–	–	7	5	40.0
Windsor	**Ont.**	**9**	**6**	**6**	**50.0**	**50.0**	**22**	**27**	**-18.5**
Bankruptcies		8	6	4	33.3	100.0	21	20	5.0
Proposals		1	0	2	–	-50.0	1	7	-85.7
Barrie	**Ont.**	**4**	**7**	**5**	**-42.9**	**-20.0**	**19**	**30**	**-36.7**
Bankruptcies		4	5	3	-20.0	33.3	16	25	-36.0
Proposals		0	2	2	-100.0	-100.0	3	5	-40.0
Greater Sudbury	**Ont.**	**0**	**3**	**2**	**-100.0**	**-100.0**	**7**	**5**	**40.0**
Bankruptcies		0	1	2	-100.0	-100.0	5	5	0.0
Proposals		0	2	0	-100.0	–	2	0	–
Thunder Bay	**Ont.**	**1**	**3**	**1**	**-66.7**	**0.0**	**10**	**12**	**-16.7**
Bankruptcies		1	2	1	-50.0	0.0	8	8	0.0
Proposals		0	1	0	-100.0	–	2	4	-50.0
Winnipeg	**Man.**	**10**	**3**	**6**	**233.3**	**66.7**	**24**	**18**	**33.3**
Bankruptcies		7	2	5	250.0	40.0	18	15	20.0
Proposals		3	1	1	200.0	200.0	6	3	100.0
Regina	**Sask.**	**5**	**10**	**7**	**-50.0**	**-28.6**	**32**	**24**	**33.3**
Bankruptcies		3	8	5	-62.5	-40.0	14	15	-6.7
Proposals		2	2	2	0.0	0.0	18	9	100.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2013	Q3 2013	Q4 2012	Q3 2013 to Q4 2013	Q4 2012 to Q4 2013	12-31-2013	12-31-2012	% Change
Saskatoon	**Sask.**	**5**	**3**	**2**	**66.7**	**150.0**	**17**	**22**	**-22.7**
Bankruptcies		1	2	1	-50.0	0.0	11	18	-38.9
Proposals		4	1	1	300.0	300.0	6	4	50.0
Calgary	**Alta.**	**26**	**22**	**35**	**18.2**	**-25.7**	**93**	**109**	**-14.7**
Bankruptcies		23	17	24	35.3	-4.2	74	86	-14.0
Proposals		3	5	11	-40.0	-72.7	19	23	-17.4
Edmonton	**Alta.**	**14**	**6**	**15**	**133.3**	**-6.7**	**43**	**81**	**-46.9**
Bankruptcies		5	6	5	-16.7	0.0	19	52	-63.5
Proposals		9	0	10	–	-10.0	24	29	-17.2
Kelowna	**B.C.**	**6**	**5**	**2**	**20.0**	**200.0**	**24**	**23**	**4.3**
Bankruptcies		6	3	0	100.0	–	21	12	75.0
Proposals		0	2	2	-100.0	-100.0	3	11	-72.7
Abbotsford	**B.C.**	**2**	**0**	**0**	**–**	**–**	**4**	**7**	**-42.9**
Bankruptcies		1	0	0	–	–	3	3	0.0
Proposals		1	0	0	–	–	1	4	-75.0
Vancouver	**B.C.**	**19**	**20**	**40**	**-5.0**	**-52.5**	**103**	**129**	**-20.2**
Bankruptcies		15	16	29	-6.3	-48.3	74	95	-22.1
Proposals		4	4	11	0.0	-63.6	29	34	-14.7
Victoria	**B.C.**	**7**	**6**	**6**	**16.7**	**16.7**	**30**	**17**	**76.5**
Bankruptcies		4	4	5	0.0	-20.0	21	11	90.9
Proposals		3	2	1	50.0	200.0	9	6	50.0